

<i>SERFF Tracking Number:</i>	<i>ASPX-125580523</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Reliable Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FM AR03007ARF01</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1020 Commercial Umbrella & Excess</i>
<i>Product Name:</i>	<i>SCO - Commercial Excess Liability</i>		
<i>Project Name/Number:</i>	<i>SCO - Commercial Excess Liability/FM AR03007ARF01</i>		

Filing at a Glance

Company: American Reliable Insurance Company

Product Name: SCO - Commercial Excess SERFF Tr Num: ASPX-125580523 State: Arkansas

Liability

TOI: 17.1 Other Liability - Claims Made Only

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 17.1020 Commercial Umbrella & Excess

Co Tr Num: FM AR03007ARF01

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Author: SPI AssurantPC

Disposition Date: 03/28/2008

Date Submitted: 03/26/2008

Disposition Status: Approved

Effective Date Requested (New): 04/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: SCO - Commercial Excess Liability

Status of Filing in Domicile:

Project Number: FM AR03007ARF01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/28/2008

State Status Changed: 03/28/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

AMERICAN RELIABLE INSURANCE COMPANY

EXPLANATORY MEMORANDUM

FARMERS & RANCHERS COMMERCIAL EXCESS LIABILITY PROGRAM

American Reliable Insurance Company (ARIC) is proposing the following form filing options to our previously approved Farmers & Ranchers Commercial Excess Liability Program. We are requesting an effective date of April 1st, 2008 for

SERFF Tracking Number: ASPX-125580523 *State:* Arkansas
Filing Company: American Reliable Insurance Company *State Tracking Number:* EFT \$50
Company Tracking Number: FM AR03007ARF01
TOI: 17.1 Other Liability - Claims Made Only *Sub-TOI:* 17.1020 Commercial Umbrella & Excess
Product Name: SCO - Commercial Excess Liability
Project Name/Number: SCO - Commercial Excess Liability/FM AR03007ARF01

new and renewal business.

ARIC is a subscriber of the Insurance Services Office (ISO). As such, we intend to adopt the following changes in regard to this form filing.

Adding New Forms:

A8637E0308 Exclusion of Certified Acts of Terrorism

A8077G0308 Notice to Policyholders Exclusion of Certified Acts of Terrorism

A8638E0308 Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts

Of Terrorism Cap on Losses From Certified Acts of Terrorism

A8078G0308 Notice to Policyholders Exclusion of Certified Nuclear, Biological, Chemical

or Radiological Acts Of Terrorism Cap on Losses From Certified Acts of Terrorism

Company and Contact

Filing Contact Information

Theresa Elijah,
8655 East Via De Ventura (800) 535-1333 [Phone]
Scottsdale, AZ 85258

Filing Company Information

American Reliable Insurance Company	CoCode: 19615	State of Domicile: Arizona
11222 Quail Roost Dr	Group Code: 19	Company Type:
Miami, FL 33157	Group Name: Assurant, Inc. Group	State ID Number:
(305) 253-2244 ext. [Phone]	FEIN Number: 41-0735002	

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SERFF Tracking Number: ASPX-125580523 State: Arkansas
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Company Tracking Number: FM AR03007ARF01
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1020 Commercial Umbrella & Excess
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Reliable Insurance Company	\$50.00	03/26/2008	18985795

SERFF Tracking Number:	ASPX-125580523	State:	Arkansas
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TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1020 Commercial Umbrella & Excess
Product Name:	SCO - Commercial Excess Liability		
Project Name/Number:	SCO - Commercial Excess Liability/FM AR03007ARF01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/28/2008	03/28/2008

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<i>Product Name:</i>	<i>SCO - Commercial Excess Liability</i>		
<i>Project Name/Number:</i>	<i>SCO - Commercial Excess Liability/FM AR03007ARF01</i>		

Disposition

Disposition Date: 03/28/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ASPX-125580523 State: Arkansas
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 Company Tracking Number: FM AR03007ARF01
 TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1020 Commercial Umbrella & Excess
 Product Name: SCO - Commercial Excess Liability
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Item Type	Item Name	Item Status	Public Access
Supporting Document	CEL Filing Memo	Approved	Yes
Form	Exclusion of Certified Acts of Terrorism	Approved	Yes
Form	Notice to Policyholders Exclusion Of Certified Acts of Terrorism	Approved	Yes
Form	Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts	Approved	Yes
Form	Notice to Policyholders Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism Cap on Losses From Certified Acts of Terrorism.	Approved	Yes

SERFF Tracking Number: ASPX-125580523 State: Arkansas

Filing Company: American Reliable Insurance Company State Tracking Number: EFT \$50

Company Tracking Number: FM AR03007ARF01

TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1020 Commercial Umbrella & Excess

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Exclusion of Certified Acts of Terrorism	A8637E	0308	Endorsement/Amendment/Conditions	New	0.00	A8637E.PDF
Approved	Notice to Policyholders Exclusion Of Certified Acts of Terrorism	A8077G	0308	Disclosure/ Notice	New	0.00	A8077G.PDF
Approved	Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts	A8638E	0308	Endorsement/Amendment/Conditions	New	0.00	A8638E.PDF
Approved	Notice to Policyholders Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts of Terrorism Cap on Losses From Certified Acts of Terrorism.	A8078G	0308	Disclosure/ Notice	New	0.00	A8078G.PDF

AMERICAN RELIABLE INSURANCE COMPANY
EXCLUSION OF CERTIFIED ACTS OF TERRORISM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

Farmers & Ranchers Commercial Excess Liability Policy

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism".

B. The following definitions are added:

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Policy or "underlying insurance" to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury" or "advertising injury" as may be defined in any applicable Policy or "underlying insurance".
2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

AMERICAN RELIABLE INSURANCE COMPANY NOTICE TO POLICYHOLDERS

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy.

This Notice does not form a part of your insurance contract. The Notice is designed to alert you to revised provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

CHANGE IN THE DEFINITION OF CERTIFIED ACTS OF TERRORISM

Under the federal Terrorism Risk Insurance Program Reauthorization Act of 2007, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, the "certified acts of terrorism" exclusion is no longer limited to an act of terrorism committed by or on behalf of a foreign interest. The exclusion applies to any terrorist act when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the federal Terrorism Risk Insurance Program, including for example an act committed against the United States government by a United States citizen.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

AMERICAN RELIABLE INSURANCE COMPANY
EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL,
CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM;
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

Farmers and Ranchers Excess Liability Policy

A. The following exclusion is added:

This insurance does not apply to:

TERRORISM

"Any injury or damage" arising, directly or indirectly, out of a "certified act of terrorism". However, this exclusion applies only when one or more of the following are attributed to such act:

1. The terrorism involves the use, release or escape of nuclear materials, or directly or indirectly results in nuclear reaction or radiation or radioactive contamination; or
2. The terrorism is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
3. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the terrorism was to release such materials.

B. The following definitions are added:

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Policy or "underlying insurance" to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury" or "advertising injury" as may be defined in any applicable Policy or "underlying insurance".
2. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
 - a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

C. In the event of any incident of a "certified act of terrorism" that is not subject to this exclusion, coverage does not apply to any loss or damage that is otherwise excluded under this Policy.

D. If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

AMERICAN RELIABLE INSURANCE COMPANY

NOTICE TO POLICYHOLDERS

RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does not form a part of your insurance contract. The Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

Carefully read your policy, including the endorsements attached to your policy.

- The terrorism endorsement in this policy excludes coverage for "certified acts of terrorism" (which is more fully defined in the endorsement but involves acts of terrorism certified as such under the federal Terrorism Risk Insurance Program), but such exclusion applies only if the event involves nuclear, biological, chemical or radiological terrorism. The certified-acts coverage that remains is subject to a limit on our liability and the liability of the federal government pursuant to the federal Terrorism Risk Insurance Act, as outlined below, and is subject to all policy exclusions (for example, the war liability exclusion) and other policy provisions. Refer to the terrorism endorsement for the definition of "certified acts of terrorism". Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.
- Information On Limitations On Federal And Insurer Liability: The federal government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	CEL Filing Memo	Review Status:	
Comments:		Approved	03/28/2008
Filing Memo			
Attachment:			
CEL Filing Memo.PDF			

AMERICAN RELIABLE INSURANCE COMPANY
EXPLANATORY MEMORANDUM
FARMERS & RANCHERS COMMERCIAL EXCESS LIABILITY PROGRAM

American Reliable Insurance Company (ARIC) is proposing the following form filing options to our previously approved Farmers & Ranchers Commercial Excess Liability Program. We are requesting an effective date of **April 1st, 2008** for new and renewal business.

ARIC is a subscriber of the Insurance Services Office (ISO). As such, we intend to adopt the following changes in regard to this form filing.

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A8077G0308 Notice to Policyholders Exclusion of Certified Acts of Terrorism

A8638E0308 Exclusion of Certified Nuclear, Biological, Chemical or Radiological Acts
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